

Fill in this information to identify the case:

Debtor 1 Ross E. Baker  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the: Eastern District of Pennsylvania  
(State)  
Case number 18-17604-AMC

Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:** GSMPS Mortgage Loan Trust 2005-RP3, U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee C/O Specialized Loan Servicing, LLC **Court claim no. (if known):** 3-3

**Last four digits** of any number you use to identify the debtor's account: 2507

**Date of payment change:**  
Must be at least 21 days after date of 03/01/2020  
this notice

**New total payment:**  
Principal, interest, and escrow, if any \$984.57

**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

No  
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$415.76 New escrow payment: \$479.44

**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No  
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_ % New interest rate: \_\_\_\_\_ %

Current principal and interest payment \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No  
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Ross E. Baker

Case Number (if known)

18-17604-AMC

First Name

Middle Name

Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ John J. Rafferty

Signature

Date 01/22/2020

Print: John J. Rafferty Title Authorized Agent for Specialized Loan Servicing, LLC  
First Name Middle Name Last Name

Company Bonial & Associates, P.C.

Address 14841 Dallas Parkway, Suite 425  
Number Street

Dallas, Texas 75254  
City State Zip Code

Contact phone (972) 643-6600 Email POCIInquiries@BonialPC.com

**CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE**

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before January 23, 2020 via electronic notice unless otherwise stated.

**Debtor** *Via U.S. Mail*

Ross E. Baker  
1546 Webber Drive  
Linwood, PA 19061

**Debtors' Attorney**

Brad J. Sadek  
Sadek And Cooper  
1315 Walnut Street  
Suite 502  
Philadelphia, PA 19107

**Chapter 13 Trustee**

William C. Miller, Esq.  
P.O. Box 1229  
Philadelphia, PA 19105

Respectfully Submitted,

/s/ John J. Rafferty